

The embodiments of the invention in which an exclusive property or privilege is claimed are defined as follows:

1. A method for purchasing a product from a seller computer using a virtual payment account, comprising:

receiving a request from a buyer computer to purchase said product from said seller computer using said virtual payment account;

in response to said purchase request, determining whether said buyer computer is associated with said virtual payment account;

in response to determining that said buyer computer is associated with said virtual payment account, applying a cost of said product to said virtual payment account; and

providing said product to a buyer associated with said buyer computer.